

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kyle S Blocker
 Kyle S. Blocker
 Debtors

Case No. 20-11033-pmm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: PaulP
 Form ID: 318

Page 1 of 3
 Total Noticed: 80

Date Rcvd: Sep 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2020.

db/db #+Kyle S Blocker, Kyle S. Blocker, 1519 Hausman Avenue, Allentown, PA 18103-8331
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14470186 +AES/NCT, PO Box 61047, Harrisburg, PA 17106-1047
 14470188 Asset Recovery Solutions LLC, 2200 E Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
 14470190 +Banch B&T, 223 West Nash Street, Wilson, NC 27893-3801
 14470196 +CBCS, PO Box 2589, Columbus, OH 43216-2589
 14470197 CBE Group, PO Box 2068, Waterloo, IA 50704-2068
 14470198 +CitBank, Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905
 14470200 +Credit Capital, PO Box 31179, Tampa, FL 33631-3179
 14470201 +Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
 14470205 Discover, PO Box 742655, Cincinnati, OH 45274-2655
 14470206 +EMESS Management, PO Box 478, Middlesex, NJ 08846-0478
 14470208 First Investors Financial Servicing Grou, PO Box 390672, Minneapolis, MN 55439-0672
 14470209 Health Network Laboratories, PO Box 789581, Philadelphia, PA 19178-9581
 14470218 LTD Financial Services, 3200 Wilcrest, Suite 600, Houston, TX 77042-6000
 14470214 +Lehigh Valley Bariatric Medicine, 1243 S Cedar Crest Blvd, Allentown, PA 18103-6268
 14470216 +Lehigh Valley Health Network, PO Box 4120, Allentown, PA 18105-4120
 14470215 Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
 14470217 +Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
 14470221 +Midland Funding LLC, c/o Law Offices of Hayt, Hayt & Landau,, 2 Industrial Way, Eatontown, NJ 07724-2265
 14470222 +NES, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
 14470223 Northstar Location Services LLC, 4285 Cheektowaga, Buffalo, NY 14225
 14470225 Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
 14470226 Penn Credit Corp, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703
 14470227 +Penn Credit Corp, PO Box 1259, Dpt 91047, Oaks, PA 19456-1259
 14470233 RCN, PO Box 11816, Newark, NJ 07101-8116
 14470232 +Ratchford Law Group, 54 Glenmaura National Blvd, Moosic, PA 18507-2161
 14470234 +Rollins Service Bureau, PO Box 1415, Atlanta, GA 30301-1415
 14491096 +RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200
 14470235 +Roundpoint Mortgage Servicing Co, PO box 19789, Charlotte, NC 28219-9789
 14470238 +TSI, One Huntington Quadrangle, Suite 2S01, Melville, NY 11747-4438
 14470239 +Unifund CCR, LLC, 10625 Techwood Circle, Cincinnati, OH 45242-2846
 14480636 +Unifund CCR, LLC, Barclay's Bank Delaware, c/o Tsarouhis Law Group, 21 South 9th Street, Allentown, PA 18102-4861
 14470240 +Van Ru Credit Corp, 4839 N Elston Avenue, Chicago, IL 60630-2534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Sep 26 2020 08:03:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2020 04:17:59
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 26 2020 04:18:17 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14470185 +EDI: CAPIO.COM Sep 26 2020 08:03:00 AC AssetCare, 2222 Texoma Pkwy, Suite 180, Sherman, TX 75090-2484
 14470189 E-mail/Text: Bankruptcy@michaelandrewsllc.com Sep 26 2020 04:17:33
 Autovest LLC of Pennsylvania, PO Box 2247, Southfield, MI 48037-2247
 14470187 E-mail/Text: kristin.villneauve@allianceoneinc.com Sep 26 2020 04:17:24
 Alliance One Receivable Mgmt Inc, PO Box 3102, Southeastern, PA 19398-3102
 14470191 +E-mail/Text: bankruptcy@bbandt.com Sep 26 2020 04:17:36 BB&T, PO Box 580048, Charlotte, NC 28258-0048
 14470192 E-mail/Text: bankruptcy@bbandt.com Sep 26 2020 04:17:36 BB&T Processing Center, PO Box 580048, Charlotte, NC 28258-0048
 14486363 +E-mail/Text: bankruptcy@bbandt.com Sep 26 2020 04:17:37 BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
 14470199 EDI: CKSFINANCIAL.COM Sep 26 2020 08:03:00 CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
 14470203 +E-mail/Text: customercareus@creditcorpsolutionsinc.com Sep 26 2020 04:17:22
 Credit Corp Solutions, 63 East 11400 South 408, Sandy, UT 84070
 14487799 +EDI: CRFRSTNA.COM Sep 26 2020 07:53:00 CREDIT FIRST NA, po box 818011, CLEVELAND, OH 44181-8011
 14470193 EDI: CAPITALONE.COM Sep 26 2020 07:53:00 Cabelas Visa Center, World's Foremost Bank, PO Box 82609, Lincoln, NE 68501-2609
 14470194 +EDI: CAPONEAUTO.COM Sep 26 2020 08:03:00 Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511

District/off: 0313-4

User: PaulP
Form ID: 318

Page 2 of 3
Total Noticed: 80

Date Rcvd: Sep 25, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14474534 +EDI: AISACG.COM Sep 26 2020 07:53:00 Capital One Auto Finance, a division of,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14486132 +EDI: AISACG.COM Sep 26 2020 07:53:00 Capital One Auto Finance, a division of Capital On,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14478138 +EDI: AIS.COM Sep 26 2020 08:03:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901
14470195 +EDI: CAPITALONE.COM Sep 26 2020 07:53:00 Capital One Bank USA N.A., 4851 Cox Road,
Glen Allen, VA 23060-6293
14491558 EDI: BL-BECKET.COM Sep 26 2020 08:03:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
14470202 +E-mail/Text: clientservices@credit-control.com Sep 26 2020 04:18:08 Credit Control LLC,
5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
14470204 EDI: CRFRSTNA.COM Sep 26 2020 07:53:00 Credit First NA, PO Box 81344,
Cleveland, OH 44188-0344
14470207 +E-mail/Text: data_processing@fin-rec.com Sep 26 2020 04:17:38
Financial Recovery Services Inc., PO Box 385908, Minneapolis, MN 55438-5908
14470210 +EDI: IIC9.COM Sep 26 2020 08:03:00 IC System Inc., 444 Highway 96 East, PO Box 64738,
Saint Paul, MN 55127-2557
14470211 E-mail/Text: PBNCNotifications@peritussservices.com Sep 26 2020 04:17:31
Kohls Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
14470213 EDI: IIC9.COM Sep 26 2020 08:03:00 LC Systems Inc., PO Box 64378,
Saint Paul, MN 55164-0378
14470212 +EDI: CAPIO.COM Sep 26 2020 08:03:00 Law Offices of Mitchell Bluhm, 3400 Texoma Pkwy,
Suite 100, Sherman, TX 75090-1916
14470219 +E-mail/Text: cs.bankruptcy@jmcibiz.com Sep 26 2020 04:18:43 Media Collections Inc.,
8948 Canyon Falls Blvd, Suite 200, Twinsburg, OH 44087-1900
14470220 +EDI: MID8.COM Sep 26 2020 08:03:00 Midland Credit Management, 2365 Northside Drive,
Suite 300, San Diego, CA 92108-2709
14493188 +EDI: MID8.COM Sep 26 2020 08:03:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
14470228 E-mail/Text: info@phoenixfinancialsvcs.com Sep 26 2020 04:17:24
Phoenix Financial Services LLC, 8902 Otis Avenue, Indianapolis, IN 46216
14470231 EDI: PRA.COM Sep 26 2020 08:03:00 Portfolio Recovery Associates, 120 Corporate Blvd,
Suite 100, Norfolk, VA 23502
14470229 EDI: PRA.COM Sep 26 2020 08:03:00 Portfolio Recovery Associates, Disputes Department,
140 Corporate Blvd, Norfolk, VA 23502
14470230 EDI: PRA.COM Sep 26 2020 08:03:00 Portfolio Recovery Associates, PO Box 12914,
Norfolk, VA 23541
14488317 EDI: PRA.COM Sep 26 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
14470224 +E-mail/Text: paparalegals@pandf.us Sep 26 2020 04:18:47 Patenaude & Felix, A.P.C.,
501 Corporate Drive, Southpointe, Suite 205, Canonsburg, PA 15317-8584
14471040 EDI: Q3G.COM Sep 26 2020 08:03:00 Quantum3 Group LLC as agent for,
Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14490957 EDI: Q3G.COM Sep 26 2020 08:03:00 Quantum3 Group LLC as agent for,
Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14470236 EDI: RMSC.COM Sep 26 2020 07:53:00 Synchrony Bank, PO Box 965033,
Orlando, FL 32896-5033
14497207 +E-mail/Text: bncmail@w-legal.com Sep 26 2020 04:18:12 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14470237 EDI: WTRRN BANK.COM Sep 26 2020 07:53:00 Target Card Services, PO Box 660170,
Dallas, TX 75266-0170
14470241 +E-mail/Text: notices@burt-law.com Sep 26 2020 04:18:44 Velocity Investments LLC,
c/o Burton Neil & Associates P.C., 1060 Andrew Drive, Suite 170,
West Chester, PA 19380-5601
14470242 EDI: RMSC.COM Sep 26 2020 07:53:00 Walmart/Synchrony Bank, PO Box 530927,
Atlanta, GA 30353-0927

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14474535* +Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-4

User: PaulP
Form ID: 318

Page 3 of 3
Total Noticed: 80

Date Rcvd: Sep 25, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2020 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
MARC KRANSON on behalf of Debtor Kyle S Blocker marc81047@yahoo.com
MARC KRANSON on behalf of Debtor Kyle S. Blocker marc81047@yahoo.com
REBECCA ANN SOLARZ on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Kyle S Blocker</u>	Social Security number or ITIN	xxx-xx-1252
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kyle S. Blocker</u>	Social Security number or ITIN	xxx-xx-1252
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-11033-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kyle S Blocker

Kyle S. Blocker

9/25/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.